

UNITED STATES BANKRUPTCY COURT
DISTRICT OF

In re:	§	
	§	
FABICH, BRENDA L	§	Case No. 11-21479
	§	
Debtor(s)	§	

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter of the United States Bankruptcy Code was filed on . The undersigned trustee was appointed on .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$

Funds were disbursed in the following amounts:

Payments made under an interim
disbursement
Administrative expenses
Bank service fees
Other payments to creditors
Non-estate funds paid to 3rd Parties
Exemptions paid to the debtor
Other payments to the debtor

Leaving a balance on hand of¹ \$

The remaining funds are available for distribution.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was _____ and the deadline for filing governmental claims was _____. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ _____. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ _____ as interim compensation and now requests a sum of \$ _____, for a total compensation of \$ _____². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ _____, and now requests reimbursement for expenses of \$ _____, for total expenses of \$ _____².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: _____ By: /s/LYNN E. FELDMAN
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

FORM 1
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INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

ASSET CASES

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Exhibit A

Case No: 11-21479 REF Judge: RICHARD E. FEHLING
Case Name: FABICH, BRENDA L

Trustee Name: LYNN E. FELDMAN

Date Filed (f) or Converted (c): 06/01/11 (f)

341(a) Meeting Date: 07/11/11

Claims Bar Date: 01/29/12

For Period Ending: 10/24/13

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 21 Hickory Drive, Bethel, PA 19507	155,000.00	0.00		0.00	FA
2. 5836 Fourpoint Rd., Bethel Twp, Berks Cty	580,000.00	25,000.00		150,000.00	FA
3. cash on hand	50.00	0.00		0.00	FA
4. checking account,savings account Fredericksburg Bk	1,060.00	0.00		0.00	FA
5. 5 rooms plus furnishings	7,800.00	0.00		0.00	FA
6. misc. books and pictures	500.00	0.00		0.00	FA
7. used clothing	400.00	0.00		0.00	FA
8. costume jewelry blue diamond ring and earrings	2,000.00	0.00		0.00	FA
9. shotgun, pistols, 2 rifles	600.00	0.00		0.00	FA
10. whole life policy	1,100.00	0.00		0.00	FA
11. 100% owner of commn stock of Blue Mountain Oil company filed Chapter 7 case, notice of no distribution	4,340.00	0.00		0.00	FA
12. 2002 Chrysler Sebring, 1997 Dodge pickup truck	6,800.00	0.00		0.00	FA
13. computer, metal desk	300.00	0.00		0.00	FA
14. dog- mixed breed	75.00	0.00		0.00	FA
15. adversary action, Trustee vs Nassar and Setton (u) adversary case no. 12-00487 to declare the \$30,000.00 initial deposit from Nassar, and held by realtor Setton, property of the estate	0.00	15,000.00		15,000.00	FA

TOTALS (Excluding Unknown Values)	\$760,025.00	\$40,000.00		\$165,000.00	Gross Value of Remaining Assets \$0.00 (Total Dollar Amount in Column 6)
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Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

FORM 1
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INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

ASSET CASES

Page: 2
Exhibit A

Case No: 11-21479 REF Judge: RICHARD E. FEHLING
Case Name: FABICH, BRENDA L

Trustee Name: LYNN E. FELDMAN
Date Filed (f) or Converted (c): 06/01/11 (f)
341(a) Meeting Date: 07/11/11
Claims Bar Date: 01/29/12

DEBTOR'S COURT APPOINTED REALTOR IS MARKETING THE COMMERCIAL PROPERTY. THE PROPERTY IS OVER ENCUMBERED. THE TRUSTEE ENTERED INTO AN AGREEMENT WITH THE SECURED LENDER FOR A CARVEOUT FOR THE ESTATE IF THE PROPERTY SELLS WITHIN SIX MONTHS OF SIGNING THE AGREEMENT. IF THE PROPERTY DOES NOT SELL, THE TRUSTEE AND SECURED LENDER AGREED TO AUCTION THE PROPERTY.

AUCTION SCHEDULED FOR JUNE 30, NOON. NOT DOING MOTION TO SELL BECAUSE WE ARE JUST GETTING CARVEOUT. JOE TO SUBMIT AN ITEMIZATION OF ANTICIPATED COSTS TO WELLS FARGO. BANK TO CONSIDER A 2% BUYERS PREMIUM.

7/31/12: spoke to Edge Abstract at 610-678-7444. Scheduling closing for 8/20. They will do deed and settlement sheet and get to me before closing. Spoke to buyer's realtor, Joe Weimann at 610-698-9268 and he will get me an extension.

8/22/12: JUDGE SCHEDULED HEARING ON MOTION TO SELL FOR 9/4/12.

10/5/12: ADVERSARY COMPLAINT TO DETERMINE OWNERSHIP OF THE 30K DEPOSIT IS ONGOING. AWAITING TRIAL DATE.

11/18/12: SETTLEMENT OFFER OF SPLITTING THE 30K DOWN THE MIDDLE WAS ACCEPTED BY BOTH SIDES. COUNSEL PREPARING STIPULATION TO SETTLE ADVERSARY. WILL CONTACT THE ACCOUNTANT TO DO THE FINAL RETURN ONCE THE STIP IS SIGNED AND APPROVED.

12/20/12: adversary settled. court order filed. accountant working on final return.

9/30/13: spoke with American Infosource for verification that the debtor personally guaranteed two of the disputed POC's. If not, they will withdraw those. If personally guaranteed, distribution will include.

Initial Projected Date of Final Report (TFR): 12/31/12

Current Projected Date of Final Report (TFR): 12/30/13

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 11-21479 -REF
Case Name: FABICH, BRENDA L

Trustee Name: LYNN E. FELDMAN
Bank Name: EAGLEBANK
Account Number / CD #: *****0024 EagleBank - Checking Account

Taxpayer ID No: *****9963
For Period Ending: 10/24/13

Blanket Bond (per case limit): \$ 13,823,077.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
07/02/12		SATNAM SINGH 351 MIDWAY ROAD BETHEL, PA 19507	BALANCE FORWARD DEPOSIT FOR SALE OF REAL ESTATE	1110-000	20,000.00		0.00 20,000.00
09/21/12	003001	EDGE ABSTRACT INDEPENDENCE, LLC 2213 QUARRY DRIVE, STE 202 WEST LAWN, PA 19609	FABICH- DEPOSIT MONEY FROM SINGH Remittance of deposit received by trustee from buyer, Mr. Singh. Funds given to settlement company for 9/25/12 settlement to be credited to the buyer, Singh and paid to Wells Fargo Bank.	1110-000	-20,000.00		0.00
09/25/12		EDGE ABSTRACT INDEPENDENCE, LLC 2213 QUARRY DRIVE, SUTIE 104A WEST LAWN, PA 19609	carveout from Wells Fargo from sale ng real estate located at 5836 Four Point Rd., Bethel, PA		25,000.00		25,000.00
	2	EDGE ABSTRACT INDEPENDENCE, LLC	Memo Amount: 150,000.00 carveout from Wells Fargo from sale	1110-000			
			Memo Amount: (107,521.06) Wells Fargo	4110-000			
			Memo Amount: (17,478.94) settlement charges	2500-000			
01/08/13	15	GERSHMAN LAW OFFICES, PC IOLTA ACCOUNT 610 YORK ROAD, STE 200 JENKINTOWN, PA 19046	ADVERSARY SETTLEMENT	1249-000	15,000.00		40,000.00
01/11/13	003002	INTERNATIONAL SURETIES, LTD.	BOND PAYMENT 1/1/13 THR 1/1/14	2300-000		19.37	39,980.63
02/12/13		EAGLEBANK	BANK SERVICE FEE	2600-000		39.00	39,941.63
03/08/13		EAGLEBANK	BANK SERVICE FEE	2600-000		38.00	39,903.63
04/09/13		EAGLEBANK	BANK SERVICE FEE	2600-000		42.00	39,861.63
05/07/13		EAGLEBANK	BANK SERVICE FEE	2600-000		41.00	39,820.63
06/10/13		EAGLEBANK	BANK SERVICE FEE	2600-000		42.00	39,778.63
07/10/13		EAGLEBANK	BANK SERVICE FEE	2600-000		41.00	39,737.63

Page Subtotals 40,000.00 262.37

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 11-21479 -REF
Case Name: FABICH, BRENDA L

Trustee Name: LYNN E. FELDMAN
Bank Name: EAGLEBANK
Account Number / CD #: *****0024 EagleBank - Checking Account

Taxpayer ID No: *****9963
For Period Ending: 10/24/13

Blanket Bond (per case limit): \$ 13,823,077.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
08/08/13		EAGLEBANK	BANK SERVICE FEE	2600-000		42.00	39,695.63
09/11/13		EAGLEBANK	BANK SERVICE FEE	2600-000		42.00	39,653.63
10/04/13		EAGLEBANK	BANK SERVICE FEE	2600-000		41.00	39,612.63

Memo Allocation Receipts:	150,000.00	COLUMN TOTALS	40,000.00	387.37	39,612.63
Memo Allocation Disbursements:	125,000.00	Less: Bank Transfers/CD's	0.00	0.00	
		Subtotal	40,000.00	387.37	
Memo Allocation Net:	25,000.00	Less: Payments to Debtors		0.00	
		Net	40,000.00	387.37	
				NET	ACCOUNT
Total Allocation Receipts:	150,000.00	TOTAL - ALL ACCOUNTS	NET DEPOSITS	DISBURSEMENTS	BALANCE
Total Allocation Disbursements:	125,000.00	EagleBank - Checking Account - *****0024	40,000.00	387.37	39,612.63
			40,000.00	387.37	39,612.63
Total Memo Allocation Net:	25,000.00		(Excludes Account Transfers)	(Excludes Payments To Debtors)	Total Funds On Hand

Page Subtotals 0.00 125.00

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EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Date: October 24, 2013

Case Number: 11-21479 Claim Class Sequence
Debtor Name: FABICH, BRENDA L

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
001 3410-00	KAREN ALDINGER BLOCK AND ALDINGER 1651 N CEDAR CREST BLVD. STE 201 ALLENTOWN, PA 18104	Administrative		\$861.44	\$0.00	\$861.44
001 3210-00	HOWARD GERSHMAN, ESQ.	Administrative		\$5,232.79	\$0.00	\$5,232.79
001 2700-00	US BANKRUPTCY COURT THE MADISON BUILDING, STE 300 400 WASHINGTON ST. READING, PA 19601	Administrative		\$293.00	\$0.00	\$293.00
000001 070 7100-00	Discover Bank DB Servicing Corporation PO Box 3025 New Albany, OH 43054-3025	Unsecured		\$13,504.25	\$0.00	\$13,504.25
000002 070 7100-00	Wells Fargo Bank,N.A. Business Direct Division 100 W, Washington Street 8th Flr Phoenix, AZ 85003	Unsecured (2-1) Debtor #177573216		\$40,327.19	\$0.00	\$40,327.19
000003 070 7100-00	Capital One Bank (USA), N.A. by American InfoSource LP as agent PO Box 71083 Charlotte, NC 28272-1083	Unsecured		\$33,228.72	\$0.00	\$33,228.72
000004 070 7100-00	Capital One Bank (USA), N.A. by American InfoSource LP as agent PO Box 71083 Charlotte, NC 28272-1083	Unsecured		\$13,173.58	\$0.00	\$13,173.58
000005 070 7100-00	Leaf Funding Inc. 2005 Market Street Philadelphia, PA 19103	Unsecured (5-1) Lease agreement		\$10,094.67	\$0.00	\$10,094.67
000006 070 7100-00	Metropolitan Edison Company a First Energy Company 331 Newman Springs Road Building 3 Red Bank NJ 07701	Unsecured		\$71.91	\$0.00	\$71.91
000007 070 7100-00	Wells Fargo Bank N.A. Business Direct Division 100 W, Washington Street 8th Flr Phoenix, AZ 85003	Unsecured (7-1) debtor 176940769		\$49,928.25	\$0.00	\$49,928.25
000008 070 7100-00	HSBC Bank Nevada, N.A. Bass & Associates, P.C. 3936 E. Ft. Lowell Rd, Suite 200 Tucson, AZ 85712	Unsecured		\$1,775.16	\$0.00	\$1,775.16

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EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Date: October 24, 2013

Case Number: 11-21479 Claim Class Sequence
Debtor Name: FABICH, BRENDA L

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
Case Totals:				\$168,490.96	\$0.00	\$168,490.96
Code #: Trustee's Claim Number, Priority Code, Claim Type						

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 11-21479

Case Name: FABICH, BRENDA L

Trustee Name: LYNN E. FELDMAN

Balance on hand \$

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: LYNN E. FELDMAN	\$	\$	\$
Trustee Expenses: LYNN E. FELDMAN	\$	\$	\$
Attorney for Trustee Fees: HOWARD GERSHMAN, ESQ.	\$	\$	\$
Attorney for Trustee Expenses: HOWARD GERSHMAN, ESQ.	\$	\$	\$
Accountant for Trustee Fees: KAREN ALDINGER	\$	\$	\$
Accountant for Trustee Expenses: KAREN ALDINGER	\$	\$	\$
Charges: US BANKRUPTCY COURT	\$	\$	\$

Total to be paid for chapter 7 administrative expenses \$

Remaining Balance \$

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000001	Discover Bank	\$	\$	\$
000002	Wells Fargo Bank,N.A.	\$	\$	\$
000003	Capital One Bank (USA), N.A.	\$	\$	\$
000004	Capital One Bank (USA), N.A.	\$	\$	\$
000005	Leaf Funding Inc.	\$	\$	\$
000006	Metropolitan Edison Company	\$	\$	\$
000007	Wells Fargo Bank N.A.	\$	\$	\$
000008	HSBC Bank Nevada, N.A.	\$	\$	\$

Total to be paid to timely general unsecured creditors \$ _____

Remaining Balance \$ _____

Tardily filed claims of general (unsecured) creditors totaling \$ _____ have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be _____ percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ _____ have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be _____ percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE